

WHAT IS CLAIMED IS:

## CLAIMS

1. A system for facilitating transactions comprising:  
a charging terminal capable of charging an account based on an account number;  
a scanner for obtaining biometric information; and  
5 first means for employing said biometric information to automatically provide an account number to said charging terminal.
2. The system of Claim 1 wherein said first means is a credit card or Automated Teller Machine (ATM) terminal, and wherein said account number includes a credit number and a corresponding expiration date or an ATM number and a corresponding personal identification number.
3. The system of Claim 1 wherein said first means includes means for automatically selecting from among plural accounts based on said biometric information.
4. The system of Claim 3 further including second means for enabling a user to control which account number is selected by said first means.
5. The system of Claim 4 wherein said second means includes third means for enabling a user to prioritize plural accounts, an available account with the highest priority being automatically selected by said first means.
6. The system of Claim 4 wherein said second means includes software that enables a user to trigger automatic selection of an account based on which type of

biometric information or combination of biometric information that said user provides.

7. The system of Claim 4 wherein said system further includes fourth means for providing transaction information, including amount of said transaction and/or type of said transaction, to said first means.

8. The system of Claim 7 wherein said second means includes fifth means for enabling a user to specify selection rules or selection criteria that dictate which account is selected by said first means based on said transaction information.

9. The system of Claim 7 wherein said first means includes sixth means for employing transaction type information to limit selection of account numbers to only those account numbers that are associated with accounts that are compatible with said transaction type.

10. The system of Claim 4 wherein said first means includes a database that is remotely accessible to a user, said database including means for authenticating said user before allowing said user to alter account information and/or selection rules associated with accounts of said user.

11. The system of Claim 1 wherein said system further includes seventh means for automatically providing transaction information to said charging terminal.

12. The system of Claim 11 wherein said seventh means includes eighth means for wirelessly interrogating product tags associated with products to be purchased and computing a total in response thereto and forwarding said total to said charging terminal.

13. The system of Claim 12 wherein said product tags include tag code information pertaining to products associated with said tags, said tag code information associated with product price.

14. The system of Claim 13 further including means for selectively disabling alarm-triggering features of said tags or unlocking said tags in response to one or more signals from said eighth means.

15. A system for facilitating a financial transaction comprising: ✓  
first means for measuring one or more biological characteristics of a user;  
second means automatically selecting an account from plural accounts associated with a user and authorizing said financial transaction based on said one or  
5 more biological characteristics and providing a transaction signal in response thereto;  
and  
third means for implementing a funds transfer to or from said selected account in accordance with said financial transaction in response to said transaction signal.

16. The system of Claim 15 wherein said first means includes means for providing a first signal based on said one or more biological characteristics, said first signal acting as authorization signal, an authentication signal, and an account-selection signal, said second means providing said transaction signal based on said  
5 first signal.

17. The system of Claim 16 wherein said second means further includes a database for selectively outputting account information contained in said transaction signal based on said first signal.

18. The system of Claim 17 wherein said database includes an account list, said account list being user-configurable, thereby enabling a user to selectively

control which account is automatically selected by said second means in response to said first signal.

19. The system of Claim 18 further including means for identifying a user before enabling said user to access or configure information that is stored via said database and that is associated with said user.

20. The system of Claim 19 further including means for enabling a user to predetermine account selection rules for accounts listed in said database, said selection rules determining which account is selected in response to a charge initiated by said system.

21. The system of Claim 20 wherein said means for enabling includes a terminal positioned remotely from a point-of-sale associated with said financial transaction.

22. The system of Claim 19 wherein said second means includes means for employing said first signal to authenticate said user before providing said transaction signal to said third means.

23. The system of Claim 22 wherein said second means includes means for storing information pertaining to said one or more biological characteristics of a user when said means for employing fails to authenticate said user.

24. The system of Claim 22 wherein said third means includes a credit card, charge card, and/or Automated Teller Machine (ATM) charging module, and wherein said transaction signal includes a selected credit card, charge card, or ATM card number associated with said user and any relevant pins or dates.

25. A system for facilitating point-of-sale purchases comprising: 3  
first means for associating one or more products with a tag;  
second means for selectively transferring tag information to a charging  
terminal;  
5 third means for employing one or more biometric samples obtained from a  
user and said tag information to provide one or more signals; and  
fourth means for automatically selecting a financial account and charging said  
financial account via said charging terminal for said one or more products based on  
said one or more signals.

26. The system of Claim 25 wherein said second means includes means for  
automatically interrogating tags in a shopping cart, bag, or otherwise in possession of  
a user via electromagnetic energy.

27. The system of Claim 26 wherein said means for automatically  
interrogating tags includes means for automatically computing a total price for said  
one or more products based on interrogation results from said means for automatically  
interrogating.

28. The system of Claim 27 wherein said means for automatically  
interrogating includes means for selectively disabling alarm-triggering features of said  
tags via electromagnetic energy in response to payment for said one or more products  
by said forth means.

29. The system of Claim 25 wherein said tag information includes product  
price information, and wherein said system further includes fifth means for enabling a  
user to selectively alter said fourth means to affect which financial account is selected  
in response to said signal.

30. The system of Claim 29 wherein said fifth means includes a database, said database user-accessible via the Internet.

31. The system of Claim 30 further including means for authenticating said user to enable access to said database, said means for authenticating including one or more biometric inputs.

32. The system of Claim 30 wherein said database includes means for enabling a user may to specify that charges from a particular store be charged to one account while charges from another store or regional location be charged to another account.

33. The system of Claim 30 further including means for enabling a user to associate one type of bio scan with one account while associating another type of bio scan or combination of bio scans with another account to dictate which account is selected in response to a particular biometric information obtained via said bio scans.

34. The system of Claim 30 wherein said database includes a user-adjustable list of financial accounts, said financial accounts organized in order of charging preference so that a financial account at the top of said list will be automatically charged when point-of-sale transactions are implemented by said system upon receipt  
5 of said signal by said fourth means.

35. The system of Claim 34 wherein said database maintains non-authenticated biometric samples and includes means for automatically triggering fraud alerts when one or more predetermined conditions for said non-authenticated biometric samples are met.

36. The system of Claim 35 wherein said fifth means includes a verifier that verifies the authenticity of a user attempting to access said database, said verifier

selectively producing an enable signal in response to verification of said authenticity,  
said enable signal enabling said user to access data pertaining to that user in said  
5 database.

37. The system of Claim 29 further including sixth means for providing said  
tag information or a portion thereof to a tag disabling device, said tag-disabling device  
capable of altering said one or more tags so that said one or more tags do not trigger  
exit alarms.

38. The system of Claim 37 further including means for selectively enabling  
said tag-disabling device to disable certain tags, said certain tags being tags  
corresponding to products that have been purchased, upon execution of said fourth  
means.

39. The system of Claim 29 wherein said fourth means includes a credit card  
charging terminal, an authentication module, and a biometric scanner, said  
authentication module in communication with said biometric scanner and a charging  
module of said credit card charging terminal.

40. The system of Claim 39 wherein said authentication module is in  
communication with a database that stores financial account information associated  
with a user that provides said one or more biometric samples, said one or more signals  
implemented as a single signal that is simultaneously an authentication and a account  
5 selection signal, said database automatically outputting an appropriate account  
number to said credit card terminal in response to receipt of said signal.

41. A system for facilitating purchases comprising:  
first means for tracking merchandise;  
second means for employing said first means to selectively trigger an alarm  
when said merchandise passes a predetermined boundary;

5           third means for employing said first means to enable users to self-pay for merchandise and providing a signal in response thereto; and

          fourth means for selectively disabling said second means in response to said signal.

42. The system of Claim 41 wherein said third means includes a biometric tokenless transaction system to enable users to pay for said merchandise without requiring any input at the point-of-sale other than biometric input.

43. System for reducing checkout lines at a merchandise outlet comprising:

          one or more tags attached to merchandise at said merchandise outlet, said one or more tags having associated tag codes;

          an alarm system for detecting tags that have not been disabled or removed  
5   from merchandise when said tags cross a store area boundary;

          one or more pay terminals positioned in said merchandise outlet, said one or more pay terminals including:

                  one or more tag code scanners capable of scanning codes from said merchandise and providing scanned codes in response thereto;

10           one or more modules adapted to read said scanned codes and compute a total price for merchandise to be purchased;

          a charging module for facilitating charging a user said total price for said merchandise to be purchased; and

          a tag-disabling device in communication with said charging module,  
15   said tag-disabling device selectively enabled by said charging module to enable user-removal of tags associated with said merchandise to be purchased or to enable deactivation of said tags so that said tags to not trigger said alarm system.

44. The system of Claim 43 wherein said charging module includes a tokenless transaction system that includes a bio scanning system in communication with a remote database, and a credit card, automated teller machine card, a check card



and/or charge card charging module in communication with said bio scanning system,  
5 said bio scanning system capable of effecting transfer of requisite account information  
from said database to said charging module to facilitate charging said user said total  
price.